

Certificate Number: 05781-PAM-DE-024425784

Bankruptcy Case Number: 14-04179



05781-PAM-DE-024425784

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on October 25, 2014, at 10:48 o'clock AM PDT, Vito Focht completed a course on personal financial management given by internet by Sage Personal Finance, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: October 25, 2014 By: /s/Allison M Geving

Name: Allison M Geving

Title: President